



EV 546076755

PTO/SB/21 (08-03)

Approved for use through 07/31/2006. OMB 0651-0031  
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

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## TRANSMITTAL FORM

(to be used for all correspondence after initial filing)

Application Number **09/751,437**

Filing Date **12/29/2000**

First Named Inventor **Dent et al.**

Group Art Unit **3628**

Examiner Name **HARISH T DASS**

Total Number of Pages in This Submission

Attorney Docket Number **MS1-423USC1**

### ENCLOSURES (check all that apply)

<input checked="" type="checkbox"/> Fee Transmittal Form <input type="checkbox"/> Fee Attached	<input type="checkbox"/> Drawing(s) <input type="checkbox"/> Licensing-related Papers <input type="checkbox"/> Petition <input type="checkbox"/> Petition to Convert to a Provisional Application <input type="checkbox"/> Power of Attorney, Revocation <input type="checkbox"/> Change of Correspondence Address <input type="checkbox"/> Terminal Disclaimer <input type="checkbox"/> Request for Refund <input type="checkbox"/> CD, Number of CD(s)	<input type="checkbox"/> After Allowance Communication to Group <input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences <input type="checkbox"/> Appeal Communication to Group (Appeal Notice, Brief, Reply Brief) <input type="checkbox"/> Proprietary Information <input type="checkbox"/> Status Letter <input checked="" type="checkbox"/> Other Enclosure(s) (please identify below): <i>Return Post Card</i>
<input type="checkbox"/> Response to Missing Parts/Incomplete Application  <input type="checkbox"/> Response to Missing Parts under 37 CFR 1.52 or 1.53		
<small>Remarks</small>		

### SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT

Firm or Individual Name	David S. Thompson/Reg. No. 37954	
Signature		
Date	November 24, 2004	

### CERTIFICATE OF TRANSMISSION/MAILING

I hereby certify that this correspondence is being facsimile transmitted to the USPTO or deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on the date shown below.

Typed or printed name	LeAnn M. Sassman	
Signature		Date <b>11/24/04</b>

This collection of information is required by 37 CFR 1.5. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to 12 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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EV 546076755

PTO/SB/17 (10-04)

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# FEE TRANSMITTAL for FY 2005

Effective 10/01/2004. Patent fees are subject to annual revision.

 Applicant claims small entity status. See 37 CFR 1.27

TOTAL AMOUNT OF PAYMENT

(\$ 0

Complete if Known	
Application Number	09/751,437
Filing Date	12/29/2000
First Named Inventor	Dent et al.
Examiner Name	HARISH T DASS
Art Unit	3628
Attorney Docket No.	MS1-423USC1

## METHOD OF PAYMENT (check all that apply)

Check  Credit Card  Money  Other  None  
Order

 Deposit Account:

Deposit

Account

Number

Deposit

Account

Name

12-0769

Lee &amp; Hayes, PLLC

The Director is authorized to: (check all that apply)

 Charge fee(s) indicated below  Credit any overpayments Charge any additional fee(s) during the pendency of this application. Charge fee(s) indicated below, except for the filing fee to the above-identified deposit account.

## FEE CALCULATION

## 1. BASIC FILING FEE

Large Entity	Small Entity	Fee	Fee	Fee	Fee	Description
Code	(\$)	Code	(\$)	Fee	Fee	Fee Description
1001	790	2001	395	Utility filing fee	1051	130
1002	350	2002	175	Design filing fee	2051	65
1003	550	2003	275	Plant filing fee	1052	50
1004	790	2004	395	Reissue filing fee	2052	25
1005	160	2005	80	Provisional filing fee	1053	130

SUBTOTAL (1) 

## 2. EXTRA CLAIM FEES FOR UTILITY AND REISSUE

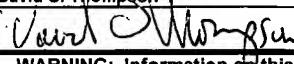
Fee from			
Extra Claims		below	Fee Paid
Total Claims	-20	=	x 18 =
Indep. Claims	-3	=	x 88 =
Multiple Dependent			=
Large Entity	Small Entity		
Fee	Fee	Fee	Fee Description
Code	(\$)	Code	(\$)
1202	18	2202	9
1201	88	2201	44
1203	300	2203	150
1204	88	2204	44
1205	18	2205	9

SUBTOTAL (2) \$ 

\*\*or number previously paid, if greater; For Reissues, see above.

3. ADDITIONAL FEES				Fee Paid
Large Entity	Small Entity	Fee	Fee	
Code	Fee	Code	Fee	
1051	130	2051	65	
1052	50	2052	25	Surcharge – late filing fee or oath
1053	130	1053	130	Surcharge – late provisional filing fee or cover sheet
1812	2,520	1812	2,520	Non-English specification
1804	920*	1804	920*	For filing a request for <i>ex parte</i> reexamination
1805	1,840	1805	1,840*	Requesting publication of SIR prior to Examiner action
1251	110	2251	55	Requesting publication of SIR after Examiner action
1252	430	2252	215	Extension for reply within first month
1253	980	2253	490	Extension for reply within second month
1254	1,530	2254	765	Extension for reply within third month
1255	2,080	2255	1,040	Extension for reply within fourth month
1401	340	2401	170	Extension for reply within fifth month
1402	340	2402	170	Notice of Appeal
1403	300	2403	150	Filing a brief in support of an appeal
1451	1,510	1451	1,510	Request for oral hearing
1452	110	2452	55	Petition to institute a public use proceeding
1453	1,330	2453	665	Petition to revive – unavoidable
1501	1,370	2501	685	Petition to revive – unintentional
1502	490	2502	245	Utility issue fee (or reissue)
1503	660	2503	330	Design issue fee
1460	130	1460	130	Plant issue fee
1807	50	1807	50	Petitions to the Commissioner
1806	180	1806	180	Processing fee under 37 CFR 1.17(q)
8021	40	8021	40	Submission of Information Disclosure Stmt
1809	790	2809	395	Recording each patent assignment per property (times number of properties)
1810	790	2810	395	Filing a submission after final rejection (37 CFR § 1.129(a))
1801	790	2801	395	For each additional invention to be examined (37 CFR § 1.129(b))
1802	900	1802	900	Request for Continued Examination (RCE)
				Request for expedited examination of a design application
				Other fee (specify)
				SUBTOTAL (3) (\$)

\*Reduced by Basic Filing Fee Paid

SUBMITTED BY		Complete (if applicable)		
Name (Print/Type)	Signature	Registration No. (Attorney/Agent)	Telephone	Date
David S. Thompson		37954	509-324-9256	11/24/2004

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11-26-04

EV546076755 3628  
DR



**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Application Serial No.: 09/751,437  
Filing Date: December 29, 2000  
Inventors: Dent, et al.  
Applicant: Microsoft Corporation  
Group Art Unit: 3628  
Examiner: Dass  
Confirmation No.: 8758  
Attorney's Docket No.: MS1-423USC1  
Title: A System and Method Facilitating  
Personal Electronic Financial Transactions

**RESPONSE TO NON-FINAL OFFICE ACTION OF AUGUST 24, 2004**

To: Mail Stop: Amendments  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

From: David S. Thompson  
Customer No. 22801

In response to the Final Office Action of August 24, 2004, in connection with the above-identified application, the following amendments and remarks are submitted. Favorable consideration is respectfully requested.